

## Article - Insurance

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§19–215.

(a) An insurer that issues a policy of homeowner's insurance in the State that contains an anti-concurrent causation (ACC) clause shall provide a policyholder each year with a notice that:

- (1) is clear and specific;
- (2) describes the ACC clause;
- (3) informs the insured to read the policy for complete information on the exclusions; and
- (4) states that the insured should communicate with the insurance producer or the insurer for additional information regarding the scope of the exclusions.

(b) The notice under subsection (a) of this section:

- (1) is not part of the policy or contract of insurance; and
- (2) does not create a private right of action.

(c) A notice required by this section may be delivered by electronic means if the insurer complies with the requirements of § 27–601.2 of this article.

(d) The Commissioner may adopt regulations to implement this section.

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